

Imaged Certificate of Notice Page 1 of 4  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 8/12/24 3:45 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDP

IN RE:

MICHAL J. GHAFOR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20118

Chapter 13

Related to Dkt. No. 137

## ORDER OF COURT

AND NOW, this 12th day of August 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:



GREGORY L. TADDONIO  
 CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
Michal J. Ghafoor  
Debtor

Case No. 19-20118-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ U\$X Federal Credit Union, 1293 Freedom Road, P.O. Box 1728, Cranberry TWP, PA 16066-0728
14995479	+ Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769
14995480	+ American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15618627	+ Cleanup Services, P.O. Box 380, North Lima, OH 44452-0380
14976292	+ East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549
14995481	+ East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259
14995482	+ Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801
14995483	+ Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710
14995488	+ Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place, Pittsburgh, PA 15219-3458
14976295	+ Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 12 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15006125	+ Email/Text: g17768@att.com	Aug 12 2024 23:58:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14976286	+ Email/Text: bankruptcy@rentacenter.com	Aug 12 2024 23:59:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14976287	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 12 2024 23:58:00	Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
15005556	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 12 2024 23:58:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14976288	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:20:47	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15483136	Email/Text: BKBCNMAIL@carringtonms.com	Aug 12 2024 23:58:00	Wilmington Savings Fund Society, FSB, 1600 S. Douglass Road, Anaheim, CA 92806
15185546	Email/Text: BKBCNMAIL@carringtonms.com	Aug 12 2024 23:58:00	Wilmington Savings Fund Society, FSB, ET AL, c/o Carrington Mortgage Services, LLC, P.O. Box 79001, Phoenix, AZ 85062
14998204	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2024 00:05:50	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976289	+ Email/Text: bankruptcy@credencerm.com	Aug 12 2024 23:59:34	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14976290	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 12 2024 23:59:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14976291	+ Email/Text: bankruptcy@sccompanies.com	Aug 12 2024 23:59:00	Dr Leonards/carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15010968	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 12 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15719472	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Aug 12 2024 23:58:00	HSBC Bank USA, N.A., P.O. Box 9, Buffalo, NY 14240-0009
14995484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 12 2024 23:58:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
14995485	+ Email/Text: Bankruptcy@keystonecollects.com	Aug 12 2024 23:58:00	Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
14995486	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2024 23:58:00	PNC Mortgage, Po Box 8807, Dayton, OH 45401
14976293	+ Email/Text: bknotices@professionalcredit.com	Aug 12 2024 23:59:00	Professional Credit Se, 2892 Crescent Ave, Eugene, OR 97408-7397
14995487	+ Email/Text: admin@rsgcollect.com	Aug 12 2024 23:58:00	Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300
14995489	+ Email/PDF: clerical@simmassociates.com	Aug 13 2024 00:19:24	SIMM Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354
14995490	Email/Text: amieg@stcol.com	Aug 12 2024 23:58:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
14985484	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 12 2024 23:59:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14976294	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 12 2024 23:59:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
14995491	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2024 00:04:46	Synchrony Bank/HHGregg, P.O. Box 965004, Orlando, FL 32896-5004
14995492	^ MEBN	Aug 12 2024 23:49:14	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15007617	Email/PDF: ebn_ais@aisinfo.com	Aug 13 2024 00:20:01	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14995493	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Aug 12 2024 23:58:00	Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995494	##+	ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10